

# SRI KRISHNAVENI BANKING COACHING CENTRE

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MAXMARKS:200

MODEL PAPER-24

TIME:135MINI

## GENERAL AWARENESS

1. Which of the following is a correct statement regarding non-convertible debentures (NCD)?
  - (1) NCD is a debt instrument issued by a financial institution way of private placement.
  - (2) NCD is a debt instrument issued by a corporate (including NBFCs) way of private placement.
  - (3) NCD is debt instrument issued by a corporate (including NBFCs) way of public issue.
  - (4) NCD is an equity instrument issued by a corporate (including NBFCs) way of private placement.
  - (5) None of these
2. What is the minimum and maximum maturity period in case of non-convertible debentures?
  - (1) minimum 7 days and maximum 12 months
  - (2) minimum 7 days and maximum 3 months
  - (3) minimum 90 days and maximum 12 months
  - (4) minimum 6 months and maximum 12 months
  - (5) None of these
3. When a person resident in India leaves India for Nepal or Bhutan for taking up employment, or for carrying on business or vocation outside India or for any other purpose indicating her / his stay outside India for an uncertain period, her / his existing account should be designated as a \_\_\_\_\_ Account.
  - (1) Continue to be a Resident account
  - (2) Non-resident ordinary
  - (3) Resident foreign currency account
  - (4) RFC domestic account
  - (5) None of these
4. When a person resident in India leaves India for a country (other than Nepal or Bhutan) for taking up employment, or for carrying on business or vocation outside India or for any other purpose indicating her / his stay outside India for an uncertain period, her/his existing account should be designated as a \_\_\_\_\_ Account.
  - (1) Continue to be a Resident account
  - (2) Non-resident ordinary
  - (3) Resident foreign currency account
  - (4) RFC domestic account
  - (5) None of these
5. A joint liability group and a self help group has approached the bank to open a bank account:
  - (1) banks can open non-interest bearing current account only
  - (2) banks can open non-interest bearing saving account only
  - (3) banks can open a normal saving bank account
  - (4) banks cannot open an account
  - (5) None of these
6. In order to minimise the instances of frauds, the banks have been advised by RBI to take which of the following actions (A) have in place "staff rotation" policy (B) have in place policy for "mandatory leave" for staff (C) internal auditors/concurrent auditors must be specifically required to examine the implementation of these policies (D) decisions taken/transactions effected by officers and staff not rotated/availing leave as per policy, should be subjected to comprehensive examination by the internal auditors/inspectors/concurrent auditors.
  - (1) Only (A), (B) and (C)
  - (2) Only (B) and (C)
  - (3) Only (A) and (C)
  - (4) All of the above
  - (5) None of these
7. Exposure ceiling in respect of a single borrower in case of an infrastructure company can be
  - (1) maximum 15% of the net worth of the bank
  - (2) maximum 15% of the capital fund of the bank
  - (3) maximum 20% of the capital fund of the bank
  - (4) minimum 25% of the capital fund of the bank
  - (5) None of these
8. Which of the following statements is not correct in respect of exposure in the form of bills discounted under LC issued by other bank?
  - (1) exposure will be taken as exposure towards the LC issuing bank and not the borrower unless the discounting is under reserve
  - (2) exposure will be taken as exposure towards the LC issuing bank and the borrower both
  - (3) exposure will be taken as exposure towards the borrower
  - (4) All are correct
  - (5) None of these
9. Which of the following statements is not correct regarding Certificate of Deposit?
  - (1) it is a negotiable money market instrument
  - (2) it is a usance promissory note
  - (3) it is issued only in physical form and not in demat form
  - (4) it is issued at a discount to face value
  - (5) All are correct
10. Which of the following is not correct regarding transferability of Certificate of Deposits (CDs)?
  - (1) can be freely transferred any time
  - (2) CDs in physical format can be transferred by endorsement and delivery
  - (3) CDs in demat format can be transferred as per procedure applicable for demat securities
  - (4) CD is not transferable being a market instrument.
  - (5) None of these
11. Which of the following statement is not correct regarding commercial paper?
  - (1) it is a negotiable money market instrument
  - (2) it is a usance promissory note
  - (3) it is issued only in physical form and not in demat form
  - (4) it is issued at a discount to face value
  - (5) None of these
12. As per section 2(4) of the Sale of Goods Act, goods represented by the documents create a right by virtue of either law or trade or usage, to possess the goods represented by the documents. The said goods represented by the documents are transferable by ..... and/or delivery of the documents:
  - (1) Assignment
  - (2) Hypothecation
  - (3) Pledge
  - (4) Endorsement
  - (5) None of these
13. A \_\_\_\_\_, though appears to be a negotiable instrument, is not a negotiable one, but only quasi-negotiable, since the *bona fide* transferee for value can be affected by defects in the title of the transferor.
  - (1) Document of Title to Goods
  - (2) Cheque
  - (3) Bill of Exchange
  - (4) Promissory Note
  - (5) None of these



14. The limitation period for filing a suit for sale of mortgaged property from the date the mortgage debt becomes due is —  
 (1) 12 years (2) 30 years  
 (3) 3 years (4) 5 years  
 (5) None of these
15. Under the RBI Act, 1934, it has the sole authority to issue coins/ currency notes of denominations of  
 (1) Currency Notes of Rs. 2 and above  
 (2) One Rupee Note  
 (3) One Rupee Coin  
 (4) Fifty Paise Coin  
 (5) None of these
16. Banks are to ensure that while preparing their Annual Branch Expansion Plan (ABEP), they should allocate at least 25 percent of the total number of branches proposed to be opened during a year in un-banked rural (Tier 5 and Tier 6) centres. For this purpose, the un-banked rural centre means :  
 (1) a rural (Tier 5 and Tier 6) centre having population below 10000  
 (2) a rural (Tier 5 and Tier 6) centre having population below 2000  
 (3) a rural (Tier 5 and Tier 6) centre that does not have a brick and mortar structure of any scheduled commercial bank for customer based banking transactions.  
 (4) a rural (Tier 5 and Tier 6) centre that does not have brick and mortar structure of any bank or primary co-operative society.  
 (5) None of these
17. RBI has decided that the total investment by banks in liquid/ short term debt schemes (by whatever name called) of mutual funds with weighted average maturity of portfolio of not more than one year, will be subject to a prudential cap of \_\_\_ of their \_\_\_ as on March 31 of the previous year.  
 (1) 3%, net worth  
 (2) 5% capital fund  
 (3) 10% net worth  
 (4) 12.5% capital fund  
 (5) None of these
18. The process of crystallisation of export bills means, which of the following ?  
 (1) return of the export bills due to non-payment by the drawee  
 (2) permission to the drawee for delivery of goods without making payment  
 (3) conversion of the foreign currency liability into the home currency liability by selling the FC back to the exporter  
 (4) initiation of legal action against the exporter for the overdue export bill  
 (5) None of these
19. Popular Bank with a view to expand its business in Australia, opened an account with Commonwealth Bank of Australia in Australian Dollars in Melbourne. This account for Commonwealth Bank will be known as :  
 (1) NOSTRO account  
 (2) VOSTRO account  
 (3) LORO account  
 (4) Mirror account  
 (5) None of these
20. In the Kissan Credit Card account of a farmer, the account has shown credit balance. What interest is to be paid for this?  
 (1) no interest is payable as it is an overdraft account  
 (2) no interest is payable as the balance will be treated as in a current account  
 (3) saving bank interest will be paid.  
 (4) FD interest as applicable for corresponding maturity shall be paid.  
 (5) None of these
21. In which of the following circumstances, the banker-customer relationship will be that of an agent-principal ?  
 (1) payment of cheque from account of the customer  
 (2) collection of cheque for the customer for credit to his account after collection  
 (3) for renting out a locker to the customer  
 (4) accepting the articles for safe custody.  
 (5) None of these
22. Which of the following loan account falls in the purview of base rate system ?  
 (1) DRI advance  
 (2) MSE advance  
 (3) Loan to a staff member  
 (4) Loan against deposit  
 (5) None of these
23. In which of the following cases, a letter of credit will be classified as red-clause letter of credit ?  
 (1) where provision for opening another LC is made on the strength of original LC  
 (2) where provision for transfer of the original LC by beneficiary is made  
 (3) where provision for providing pre-shipment credit and storage of goods in warehouse is made  
 (4) where provision for providing pre-shipment credit is made  
 (5) None of these
24. Which of the following features of a derivative is not correct ?  
 (1) derivatives refer to a future price  
 (2) value of derivative depends upon the spot price  
 (3) derivative is a financial instrument to mature in future  
 (4) All are correct  
 (5) None of these
25. In an interest rate swap, the shifting of basis of calculation of interest can be:  
 (1) from fixed rate to floating rate  
 (2) from floating rate to fixed rate  
 (3) from floating rate based on one benchmark to a floating rate based on another benchmark  
 (4) Any of the above  
 (5) None of these
26. The floating rate is linked to a benchmark rate. Which of the following statement, in this regard is not correct ?  
 (1) the benchmark rate is a risk free interest rate determined by the market  
 (2) the benchmark is acceptable both to the borrower and the lender  
 (3) for USD funds, the benchmark is normally LIBOR  
 (4) In Indian rupee market, the benchmark is the 91 days treasury bills rate only  
 (5) None of these
27. According to a report published by the McKinsey Global Institute on February 19, 2014 how many Indians lack the means to meet their essential needs ?  
 (1) 680 million  
 (2) 690 million  
 (3) 675 million  
 (4) 685 million  
 (5) None of these
28. India on March 4, 2014 signed agreements with the member countries of BIMSTEC (Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Co-operation) in Nay Pyi Taw, Myanmar, on  
 (1) Cultural exchanges  
 (2) Weather warning  
 (3) Establishment of permanent Secretariat  
 (4) All of the above  
 (5) None of these
29. Which of the following is not correct regarding the Cheque Truncation System (CTS) in India?  
 (1) It speeds up the process of collection of cheques  
 (2) It reduces the scope for cheque clearing-related frauds  
 (3) Truncation of cheques is yet to be legalized  
 (4) It lowers the cost of collection of cheques  
 (5) It removes reconciliation-related and logistics-related problems
30. Select the correct statements about the Delhi- Mumbai Industrial Corridor Project, launched by the Uttar Pradesh Chief Minister on March 2, 2014 :  
 (1) The 1483 km long DMIC project will start from Dadri in Uttar Pradesh  
 (2) The corridor will terminate at



- the Jawahar Lal Nehru Port, Mumbai
- (3) The corridor will pass through 12 districts of Uttar Pradesh
- (4) All of the above
- (5) None of these
11. What is the liability of the Banker in Case of Wrongful Dishonor of Cheques?
- (1) He is liable to compensate the customer for the loss suffered by him
- (2) He is not liable to compensate the customer for the loss
- (3) He can transfer the matter to the Customer Grievance Redressal Department
- (4) Both the customer and the banker have to split the compensation in the ratio of 50:50
- (5) None of these
32. Which of the following statements is **Not** correct regarding the latest 2012-13 Pakistan Demographic and Health Survey (PDHS), released in February 2014?
- (1) Pakistani households consist of an average of 4.8 persons and about 49 percent of the population is under 15.
- (2) Fertility has decreased from 5.4 births per woman to 3.8 in the last 23 years
- (3) Women who have a higher education have a fertility rate of 2.5 while for illiterate women it is 4.4.
- (4) Thirty-five per cent of women were married at 18 and 54 per cent by the age of 20
- (5) None of these
33. Indian Oil Corporation on March 7, 2014 signed a deal to buy a 10 percent stake in shale-gas assets and a linked liquefied natural gas project in British Columbia for
- (1) \$ 950 million
- (2) \$ 900 million
- (3) \$ 920 million
- (4) \$ 870 million
- (5) None of these
34. Which of the following is a fully-owned subsidiary of the Reserve Bank of India?
- (1) Reserve Bank of India Staff College
- (2) Institute for Development and Research in Banking Technology
- (3) Indira Gandhi Institute for Development Research
- (4) Deposit Insurance and Credit Guarantee Corporation of India
- (5) National Institute for Bank Management
35. Who among the following was awarded a star on the iconic Hollywood Walk of Fame in Los Angeles in March 2014?
- (1) Kate Winslet
- (2) Scarlett Johansson
- (3) Brittany Murphy
- (4) Keira Knightley
- (5) None of these

36. Who among the following is the author of the book titled 'India's Muslim Spring'?
- (1) Hasan Suroor
- (2) S Hussain Zaidi
- (3) Vesna P Jacob
- (4) Jeff Kinney
- (5) None of these
37. For which of the following films Adruitha Lee and Robin Mathews won the Best Makeup and Hair-styling Oscar on March 2, 2014?
- (1) The Lone Ranger
- (2) Jackass Presents : Bad Grandpa
- (3) Dallas Buyers Club
- (4) 12 Years a Slave
- (5) None of these
38. Brandon McCullum and Bradley-John Watling of New Zealand created a slew of records in the second Test against India at Wellington on February 17, 2014 including
- (1) McCullum became the first New Zealander to notch up double centuries in back-to-back Tests
- (2) Watling's 367-ball marathon was the longest innings by a New Zealand's wicketkeeper
- (3) McCullum and Watling's 352-run partnership is the highest for the sixth wicket in Tests
- (4) All of the above
- (5) None of these
39. Which of the following teams won the Santosh Trophy on March 9, 2014 in Siliguri?
- (1) Railways (2) Mizoram
- (3) Services (4) Maharashtra
- (5) None of these
40. According to the annual ranking by the Economist Intelligence Unit released on March 4, 2014 Singapore is the most expensive city in the world while the least expensive city is
- (1) Karachi (2) Mumbai
- (3) New Delhi (4) Kathmandu
- (5) None of these

## GENERAL ENGLISH

**Directions (41-55) :** Read the following passage carefully and answer the questions given below it. Certain words/phrases have been printed in **bold** to help you locate them while answering some of the questions.

King Hutamasan felt he had everything in the world not only due to his riches and his noble knights, but because of his beautiful queen, Rani Matsya. The rays of the sun were put to shame with the iridescent light that Matsya illuminated, with her beauty and brains. At the right hand of the king she was known to sit and aid him in all his judicial probes. You could not escape her deep-set eyes when you committed a crime as she always knew the victim and the culprit. Her generosity preceded her reputation in the kingdom and her hands were al-

ways full to give. People in the kingdom **revered** her because if she passed by, she always gave to the compassionate and poor.

Far away from the kingly palace lived a man named Raman with only ends to his poverty and no means to rectify it. Raman was wrecked with poverty as he had lost all his land to the landlord. His age enabled him little towards manual labour and so begging was the only alternative to salvage his wife and children. Every morning he went door to door for some work, food or money. The kindness of people always got him enough to take home. But Raman was a little self-centered. His world began with him first followed by his family and the rest. So he would eat and drink to his delight and return home with whatever he found excess. This routine followed and he never let anyone discover his interests as he always put on a long face when he reached home.

One day as he was relishing the bowl of rice he had just received from a humble home, he heard that Rani Matsya was to pass from the very place he was standing. Her generosity had reached his ears and he knew if he **pulled a long face** and showed how poor he was, she would hand him a bag full of gold coins — enough for the rest of his life, enough to buy food and supplies for his family. He thought he could keep some coins for himself and only reveal a few to his wife; so he can fulfill his own wishes.

He ran to the chariot of the Rani and begged her soldiers to allow him to speak to the queen. Listening to the arguments outside Rani Matsya opened the curtains of her chariot and asked Raman what he wanted. Raman went on his knees and praised the queen. I have heard you are most generous and most chaste, show this beggar some charity. Rani narrowed her brows and asked Raman what he could give her in return. Surprised by such a question, Raman looked at his bowl full of rice. With spite in him he just picked up a few grains of rice and gave it to the queen. Rani Matsya counted the 5 grains and looked at his bowl full of rice and said, you shall be given what is due to you. Saying this the chariot **galloped** away.

Raman abused her under his breath. This he never thought would happen. How could she ask him for something in return when she hadn't given him anything? Irrked with anger he stormed home and gave his wife the bowl of rice. Just then he saw a sack at the entrance. His wife said some men had come and kept it there. He opened it to find it full of rice. He put his hand inside and caught hold of a hard metal only to discover it was a gold coin. **Elated** he upturned the sack to find 5 gold coins in exact for the five rice grains.



If only I had given my entire bowl, thought Raman, I would have had a sack full of gold.

41. According to the passage, which of the following is definitely true about Rani Matsya?
- (A) She was beautiful  
(B) She was intelligent  
(C) She was kind.  
(1) Only (A)  
(2) Only (B)  
(3) Only (C)  
(4) Only (A) and (B)  
(5) All the three (A), (B) and (C)
42. What does the phrase 'pulled a long face' as used in the passage mean?
- (1) Scratched his face  
(2) Looked very sorrowful  
(3) Disguised himself  
(4) Put on makeup  
(5) None of these
43. What can possibly be the moral of the story?
- (1) Do unto others as you would want others to do to you  
(2) Patience is a virtue  
(3) Winning is not everything, it is the journey that counts  
(4) Change is the only constant thing in life  
(5) Teamwork is more we and less me
44. Why was begging the only option for Raman to get food?
- (1) As Raman belonged to a family of beggars  
(2) As begging was the easiest way for him to obtain food  
(3) As Raman's family had forced him to beg  
(4) As he had lost all his property and was too old to do manual work  
(5) None of these
45. Which of the following words can be used to describe Raman?
- (A) Deceitful (B) Selfish  
(C) Timid  
(1) Only (A) (2) Only (B)  
(3) Only (A) and (B)  
(4) Only (B) and (C)  
(5) All the three (A), (B) and (C)
46. What did Raman find after he returned home from his meeting with Rani Matsya?
- (1) The Rani's soldiers  
(2) An empty house  
(3) The five grains of rice that he had given to Rani Matsya  
(4) A sack full of rice and five gold coins  
(5) None of these
47. What emotion did Raman feel when he saw that the Rani had given him five gold coins?
- (1) Determination  
(2) Regret (3) Hatred  
(4) Suspicion (5) Thrill
48. What did Raman do when Rani Matsya asked him for something

in return for her charity?

- (1) He gave her five grains of rice out of his full bowl of rice  
(2) He gave her the five gold coins that he had saved  
(3) He handed over the entire bowl of rice that he possessed  
(4) He refused to give her anything as he was offended with her request  
(5) None of these
49. Why was Raman angry with Rani Matsya?
- (1) As she had not stopped despite Raman's calling out to her  
(2) As she had insulted him in front of his family  
(3) As she had taken the rice grains from him and had not given him anything in return  
(4) Not mentioned in the passage  
(5) None of these
50. How did Raman treat his own family?
- (1) He gave his family plenty to eat  
(2) He saved whatever food and money he got and handed it over to his family.  
(3) He loved his family a lot and always put their interests before his  
(4) He beat up his wife and children out of frustration  
(5) None of these

**Directions (51- 53) :** Choose the word/group of words which is **most similar** in meaning to the word/group of words printed in **bold** as used in the passage.

**51. GALLOPED**

- (1) hurtled (2) stumbled  
(3) slumbered (4) jumped  
(5) ran

**52. REVERED**

- (1) remembered (2) feared  
(3) talked about (4) embraced  
(5) respected

**53. HAND**

- (1) arm (2) throw  
(3) give (4) limb  
(5) lend

**Directions (54 - 55) :** Choose the word/group of words which is **most opposite** in meaning to the word/group of words printed in **bold** as used in the passage.

**54. REVEAL**

- (1) stop (2) conceal  
(3) present (4) pending  
(5) tell

**55. ELATED**

- (1) afraid (2) poor  
(3) happy (4) depressed  
(5) grounded

**Directions ( 56 to 60) :** Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

(A) Because of the black and white rats the branch would fall on the ground very soon and the man woke up with a start only to realize that it was a dream.

(B) On climbing, he looked down and saw that the lion was still there waiting for him.

(C) Once a man dreamt that a lion was chasing him.

(D) One rat was black and the other one was white.

(E) The man then looked to his side where the branch he was sitting on was attached to the tree and saw that two rats were circling around and eating the branch.

(F) The man ran to a tree, climbed on to it and sat on a branch.

56. Which of the following should be the **THIRD** sentence after rearrangement?

- (1) A (2) B  
(3) C (4) D  
(5) E

57. Which of the following should be the **FOURTH** sentence after rearrangement?

- (1) B (2) C  
(3) D (4) E  
(5) F

58. Which of the following should be the **SECOND** sentence after rearrangement?

- (1) A (2) B  
(3) C (4) D  
(5) F

59. Which of the following should be the **LAST (SIXTH)** sentence after rearrangement?

- (1) A (2) B  
(3) D (4) E  
(5) F

60. Which of the following should be the **FIRST** sentence after rearrangement?

- (1) A (2) B  
(3) C (4) D  
(5) E

**Directions (61- 65) :** Which of the phrases (1), (2), (3) and (4) given below each sentence should replace the phrase printed in **bold** in the sentence to make it grammatically correct? If the sentence is correct as it is given and No correction is required, mark (5) as the answer.

61. In order to forget his worries Rahul **take to smoke** day and night.

- (1) took to smoke  
(2) taking to smoking  
(3) take to smoking  
(4) took to smoking  
(5) No correction required

62. Prerna **was very please** with the gift she had received from her best friend on her birthday.

- (1) was very pleased  
(2) was very pleasing  
(3) is very pleased  
(4) is very pleasing  
(5) No correction required

63. She was so scared on seeing the lion that she **shooked like a leaf**.  
 (1) shook like a leaf  
 (2) shook like a leaf  
 (3) shook like a leaves  
 (4) shake like a leaf  
 (5) No correction required

64. Meena had the **presence of mind** to get out of the way as the bus sped out of control past her.  
 (1) present of mind  
 (2) present mind  
 (3) presence in mind  
 (4) presence to mind  
 (5) No correction required

65. Finally Suhas had **gather the courage to speak against his father's atrocities**.  
 (1) gathering the courage  
 (2) gathers courage  
 (3) gathered the courage  
 (4) gather the courage  
 (5) No correction required

**Directions (66-70) :** In each question below, a sentence with four words printed in bold type is given. These are numbered as (1), (2), (3) and (4). One of these four words printed in bold may be either **wrongly spelt or inappropriate** in the context of the sentence. Find out the word which is wrongly spelt or inappropriate, if any. The number of that word is your answer. If all the words printed in bold are correctly spelt and also appropriate in the context of the sentence, mark (5) i.e. 'All correct' as your answer.

66. The designer will **showcass** (1)/ her **collection** (2)/ at an **upcoming** (3)/ **fashion** (4)/ event in the city. All correct (5).  
 67. Our mind is like a **garden** (1)/ which can either be **intelligently** (2)/ **cultivated** (3)/ or be allowed to run **wilde**. (4)/ All correct (5).  
 68. **Researchers** (1)/ have **identified** (2)/ the early master cells that make up the human heart could be used to **make patches** (3)/ to fix **damaged** hearts. (4)/ All correct (5).  
 69. The **girl spends** (1)/ every **knight** (2)/ studying, as she wants to **graduate** (3)/ from a well known **college** with good marks. (4)/ All correct (5).  
 70. The next time your gym **instructor** (1)/ tells you to do some **stretching** (2)/ **exercises** (3)/ before starting the **workout**, say no. (4) / All correct (5).

**Directions (71-80) :** In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

There was a man who had four sons. He (71) his sons to learn not to judge things too quickly. So he sent

them each on a (72) in turn, to go and look at a pear tree that was a great distance away. The first son went in the winter, the second in the spring, the third in summer, and the youngest son in autumn. When they had all gone and come back, he (73) them together to (74) what they had seen. The first son said that the tree was ugly, bent, and twisted. The second son said, "No! It was covered with green buds and full of promise." The third son disagreed; he said it was laden with blossoms that (75) so sweet and looked so beautiful. It was the most graceful thing he had (76) seen. The last son disagreed with all of them; he said it was ripe and drooping with fruit, full of life and fulfillment. The man then (77) to his sons that they all were right, because they had each seen but only one (78) in the tree's life. He told them that you (79) judge a tree, or a person, by only one season, and that the (80) of who they are and the pleasure, joy, and love that comes from that life can only be measured at the end, when all the seasons are over.

71. (1) created (2) wanted  
 (3) placed (4) meant  
 (5) teach  
 72. (1) quest (2) airplane  
 (3) expedition (4) pilgrimage  
 (5) requested  
 73. (1) followed (2) tied  
 (3) called (4) said  
 (5) bound  
 74. (1) all (2) predict  
 (3) maintain (4) describe  
 (5) talk  
 75. (1) was (2) fell  
 (3) colour (4) smelled  
 (5) cooked  
 76. (1) worriedly (2) mostly  
 (3) ever (4) forever  
 (5) forcefully  
 77. (1) tell (2) leaked  
 (3) reprimanded (4) stood  
 (5) explained  
 78. (1) flower (2) season  
 (3) ground (4) more  
 (5) leaf  
 79. (1) let (2) not  
 (3) must (4) should  
 (5) cannot  
 80. (1) essence (2) danger  
 (3) tree (4) fear  
 (5) journey

## QUANTITATIVE APTITUDE

**Directions (81-95) :** What will come in place of the question mark (?) in the following questions?

81.  $18^2 + \sqrt{?} = 350$   
 (1) 576 (2) 676  
 (3) 26 (4) 28  
 (5) None of these  
 82.  $1530 \div 34 \times 360 \div 24 = ?$   
 (1) 625 (2) 765  
 (3) 575 (4) 645  
 (5) None of these

83.  $4968 \div 285 - 1236 \div ? = 4860$   
 (1) 854 (2) 848  
 (3) 825 (4) 875  
 (5) None of these

84.  $\frac{17 \times 4 + 18 \times 3}{\sqrt{441 \times 5 + 139}} = ?$

- (1)  $\frac{1}{4}$  (2)  $\frac{1}{2}$   
 (3)  $\frac{2}{3}$  (4)  $\frac{1}{3}$   
 (5) None of these

85.  $2820 \div 12 \times 8 = ?$   
 (1) 1680 (2) 1880  
 (3) 1860 (4) 1660  
 (5) None of these

86.  $1950 \div 26 \div 25 = ?$   
 (1) 12 (2) 8  
 (3) 5 (4) 3  
 (5) None of these

87. 18% of 450 - 75% of 96 = ?  
 (1) 15 (2) 22  
 (3) 12 (4) 16  
 (5) None of these

88.  $75.75 - 48.32 + 146.92 = ?$   
 (1) 174.35 (2) 175.34  
 (3) 173.45 (4) 173.35  
 (5) None of these

89.  $8\frac{1}{3} \times 4\frac{2}{5} + ? = 44\frac{2}{5}$

- (1)  $7\frac{11}{15}$  (2)  $7\frac{4}{15}$   
 (3)  $7\frac{8}{15}$  (4)  $3\frac{7}{15}$   
 (5) None of these

90.  $27.28 \div 2.2 + 4.7 \times 1.5 = ?$   
 (1) 18.85 (2) 19.25  
 (3) 18.75 (4) 19.45  
 (5) None of these

91.  $\frac{5}{9}$  of 315 +  $\frac{3}{7}$  of 455 = ?

- (1) 370 (2) 380  
 (3) 360 (4) 340  
 (5) None of these

92. 145% of 780 + % of 250 = 1231  
 (1) 25 (2) 30  
 (3) 40 (4) 45  
 (5) None of these

93.  $\frac{5}{8}$  of  $\frac{2}{3}$  of  $\frac{3}{5}$  of 2104 = ?

- (1) 532 (2) 536  
 (3) 526 (4) 528  
 (5) None of these

94.  $16.45 \times 5.2 \times 2.5 = ?$

- (1) 213.45 (2) 218.45  
 (3) 213.85 (4) 218.25  
 (5) None of these

95. 2.25% of 640 - 1.5% of 480 = ?  
 (1) 6.4 (2) 5.6  
 (3) 4.3 (4) 7.2  
 (5) None of these

**Directions (96-100) :** What will come in place of the question mark (?) in the following number series?

96. 11 12 26 81 ?  
 (1) 324 (2) 328  
 (3) 320 (4) 280  
 (5) None of these



63. She was so scared on seeing the lion that she **shooked like a leaf**.  
 (1) shook like a leaf  
 (2) shook like a leaf  
 (3) shook like a leaves  
 (4) shake like a leaf  
 (5) No correction required
64. Meena had the **presence of mind** to get out of the way as the bus sped out of control past her.  
 (1) present of mind  
 (2) present mind  
 (3) presence in mind  
 (4) presence to mind  
 (5) No correction required
65. Finally Suhas had **gather the courage to speak against his father's atrocities**.  
 (1) gathering the courage  
 (2) gathers courage  
 (3) gathered the courage  
 (4) gather the courage  
 (5) No correction required

**Directions (66-70) :** In each question below, a sentence with four words printed in **bold** type is given. These are numbered as (1), (2), (3) and (4). One of these four words printed in **bold** may be either **wrongly spelt or inappropriate** in the context of the sentence. Find out the word which is wrongly spelt or inappropriate, if any. The number of that word is your answer. If all the words printed in **bold** are correctly spelt and also appropriate in the context of the sentence, mark (5) i.e. 'All correct' as your answer.

66. The designer will **showcass** (1)/ her **collection** (2)/ at an **upcoming** (3)/ **fashion** (4)/ event in the city. All correct (5).
67. Our mind is like a **garden** (1)/ which can either be **intelligent** (2)/ **cultivated** (3)/ or be allowed to run **wilde**. (4)/ All correct (5).
68. **Researchers** (1)/ have **identified** (2)/ the early master cells that make up the human heart could be used to **make patches** (3)/ to fix **damaged** hearts. (4)/ All correct (5).
69. The **girl spends** (1)/ every **knight** (2)/ studying, as she wants to **graduate** (3)/ from a well known **college** with good marks. (4)/ All correct (5).
70. The next time your gym **instrucor** (1)/ tells you to do some **stretching** (2)/ **exersises** (3)/ before starting the **workout**, say no. (4) / All correct (5).

**Directions (71-80) :** In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

There was a man who had four sons. He (71) his sons to learn not to judge things too quickly. So he sent

them each on a (72) in turn, to go and look at a pear tree that was a great distance away. The first son went in the winter, the second in the spring, the third in summer, and the youngest son in autumn. When they had all gone and come back, he (73) them together to (74) what they had seen. The first son said that the tree was ugly, bent, and twisted. The second son said, "No! It was covered with green buds and full of promise." The third son disagreed; he said it was laden with blossoms that (75) so sweet and looked so beautiful, it was the most graceful thing he had (76) seen. The last son disagreed with all of them; he said it was ripe and drooping with fruit, full of life and fulfillment. The man then (77) to his sons that they all were right, because they had each seen but only one (78) in the tree's life. He told them that you (79) judge a tree, or a person, by only one season, and that the (80) of who they are and the pleasure, joy, and love that comes from that life can only be measured at the end, when all the seasons are over.

71. (1) created (2) wanted  
 (3) placed (4) meant  
 (5) teach
72. (1) quest (2) airplane  
 (3) expedition (4) pilgrimage  
 (5) requested
73. (1) followed (2) tied  
 (3) called (4) said  
 (5) bound
74. (1) all (2) predict  
 (3) maintain (4) describe  
 (5) talk
75. (1) was (2) fell  
 (3) colour (4) smelled  
 (5) cooked
76. (1) worriedly (2) mostly  
 (3) ever (4) forever  
 (5) forcefully
77. (1) tell (2) leaked  
 (3) reprimanded (4) stood  
 (5) explained
78. (1) flower (2) season  
 (3) ground (4) more  
 (5) leaf
79. (1) let (2) not  
 (3) must (4) should  
 (5) cannot
80. (1) essence (2) danger  
 (3) tree (4) fear  
 (5) journey

## QUANTITATIVE APTITUDE

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**Directions (96-100) :** What will come in place of the question mark (?) in the following number series ?

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 (1) 324 (2) 328  
 (3) 320 (4) 280  
 (5) None of these

but shorter than M. P is taller than only Q while S is shorter only than L. Which of the following pairs represents the tallest and the shortest among the five friends?

- (1) M, P (2) L, Q  
(3) P, Q  
(4) Cannot be determined  
(5) None of these

123. In a certain code KITE is written as %2\$# and STUD is written as @5\$7. How is DESK written in that code?

- (1) 8%0# (2) 08%#  
(3) #7%0 (4) 7#0%  
(5) None of these

124. What should come next in the following series?

- b a c b a c d b a c d e b a c d e  
f b a c d  
(1) c (2) d  
(3) e (4) f  
(5) g

125. Nitin correctly remembers that Nidhi's birthday is before Friday while after Tuesday. Derek correctly remembers that Nidhi's birthday is after Wednesday while before Saturday. On which of the following days does Nidhi's birthday definitely fall?

- (1) Monday (2) Tuesday  
(3) Wednesday (4) Thursday  
(5) Cannot be determined

126. The following groups of alphabets form a certain pattern with regard to their position in English alphabetical series. Based upon the pattern, which of the following five alternatives shall replace the question mark?

XDH, VQJ, TJL, RMN ?

- (1) QOP (2) PPP  
(3) SNO (4) QLM  
(5) None of these

127. If each vowel of the word WEBPAGE is substituted with the next letter of the English alphabetical series, and each consonant is substituted with the letter preceding it, which of the following letters will appear thrice?

- (1) G (2) F  
(3) Q (4) V  
(5) None of these

128. How many such pairs of letters are there in the word DOCUMENTARY each of which has as many letters between them in the word as there are between them in the English alphabets?

- (1) None (2) One  
(3) Two (4) Three  
(5) More than three

129. How many meaningful four letter English words can be formed with the letters TPSI using each letter only once in each word?

- (1) One (2) Two  
(3) Three (4) Four  
(5) More than four

130. If the digits of the number 26839514 are arranged in de-

scending order, the position of how many digits will remain unchanged?

- (1) One (2) Two  
(3) Three (4) Four  
(5) None

**Directions (131-135) :** In each of the questions below are given four statements followed by four conclusions numbered I, II, III and IV. You have to take the given statements to be true even if they seem to be at variance from commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

**131. Statements :**

- Some bats are toys.  
Some toys are plastics.  
Some plastics are mirrors.  
No mirror is glass.

**Conclusions :**

- I. Some toys are mirrors.  
II. Some plastics are glasses.  
III. Some bats are mirrors.  
IV. No glass is plastic.  
(1) Only III follows  
(2) Only either II or IV follows  
(3) Only either I or III follows  
(4) Only either III or IV follows  
(5) None of these

**132. Statements :**

- All planets are stars.  
All stars are asteroids.  
All asteroids are moons.  
Some moons are rocks.

**Conclusions :**

- I. All asteroids are planets.  
II. All asteroids are stars.  
III. All moons are stars.  
IV. Some rocks are stars.  
(1) None follows  
(2) Only I follows  
(3) Only II follows  
(4) Only either I or II follows  
(5) None of these

**133. Statements :**

- Some cameras are calculators.  
Some calculators are diaries.  
All notebooks are diaries.  
All diaries are computers.

**Conclusions :**

- I. Some notebooks are calculators.  
II. Some calculators are computers.  
III. All notebooks are computers.  
IV. Some diaries are cameras.  
(1) None follows  
(2) Only II follows  
(3) Only III follows  
(4) Both II and III follow  
(5) None of these

**134. Statements :**

- All graduates are advocates.  
Some advocates are judges.  
All judges are lawyers.  
Some lawyers are doctors.

**Conclusions :**

- I. Some doctors are advocates.  
II. All graduates are judges.

III. Some doctors are graduates.  
IV. Some lawyers are advocates.

- (1) None follows  
(2) Only I follows  
(3) Only II follows  
(4) Either III or IV follows  
(5) None of these

**135. Statements :**

- All snakes are eagles.  
Some eagles are rabbits.  
All rabbits are birds.  
Some birds are animals.

**Conclusions :**

- I. Some animals are snakes.  
II. Some birds are snakes.  
III. Some birds are eagles.  
IV. All birds are rabbits.  
(1) None follows  
(2) Only II follows  
(3) Only III follows  
(4) Both II and III follow  
(5) None of these

**Directions (136-140) :** Study the following information carefully to answer these questions.

P, Q, R, S, T, U, V and W are sitting around a circular table, facing the centre. P sits third to the right of W and third to the left of Q. S sits second to the right of T. V sits second to the left of R. T is not the neighbour of Q while U is neither a neighbour of T nor W.

**136. Which of the following pairs has only one person sitting between them, if the counting is done in clockwise direction?**

- (1) T, V (2) V, Q  
(3) W, P (4) R, P  
(5) None of these

**137. Four of the following are alike in a certain way based on their positions in the seating arrangement and so form a group. Which is the one that does not belong to that group?**

- (1) W, T (2) P, U  
(3) S, Q (4) R, P  
(5) P, Q

**138. Who sits second to the left of V?**

- (1) R (2) P  
(3) U (4) T  
(5) None of these

**139. Starting from P's position, if all the eight are arranged in alphabetical order in clockwise direction, the seating position of how many members (excluding P) would not change?**

- (1) None (2) One  
(3) Two (4) Three  
(5) Four

**140. Who sits between U and P?**

- (1) S (2) R  
(3) V (4) Q  
(5) None of these

**Directions (141-145) :** In each of these questions a group of letters is given followed by four combinations of number/symbol numbered (1), (2), (3) and (4). Letters are to be coded as per the scheme and conditions given below. You have to find out the serial number of the combination, which represents the letter group. Serial number of that combination is your answer.



If none of the combinations is correct, your answer is (5) i.e. 'None of these'.

Letter	E	O	B	K	N	P	L	T	C	S	F	H	W	A
Digit														
Symbol														
Code	5	H	8	2	0	#	4	9	6	1	3	%	7	3

Conditions :

- If the first letter is a consonant and the last a vowel, both are to be coded as the code for the vowel.
- If the first letter is a vowel and the last is a consonant, the codes for the two are to be interchanged.
- If both, the first and the last letters are consonants, both are to be coded as '8'.
- If there are more than two vowels in the group of letters all vowels are to be coded as 'E'.

141. IQCPWF

- 9\*6#78
- 9\*6#79
- 8\*6#78
- 8\*6#79
- None of these

142. KAWIPL

- 2379#4
- 8379#8
- 4379#2
- 2379#2
- None of these

143. IKBQFA

- 92\$8\*3
- 923\$\*8
- 92\*83\$
- 82\$8\*E
- None of these

144. IBTNAE

- \$800\$E
- \$900\$5
- \$090\$5
- \$000\$E
- None of these

145. TCKAPE

- @623#@
- @623#5
- 5623#5
- 5623#@
- None of these

**Directions (146-150) :** These questions are based on the following letter/number/symbol arrangement. Study it carefully and answer the questions.

3 D 6 \$ C 4 E 8 # N 5 F 1 A P \*  
9 M @ K 2 B % 7 H U

146. Based on the above arrangement, \$51 is related to NFA in the same way as P9@ is related to which of the following groups of letter/number/symbol?

- KB7
- M\*A
- \*M2
- \*M@
- None of these

147. How many such consonants are there in the above arrangement each of which is immediately preceded by a number but not immediately followed by another consonant?

- None
- Two
- Four
- Five
- None of these

148. Four of the following are alike in a certain way based on their positions in the above arrangement and so form a group. Which is the one that does not belong to that group?

- A\*F
- MK9
- 2%0
- \$4D
- #5E

149. How many such symbols are there in the above arrangement

each of which is immediately preceded by a consonant and also immediately followed by a number?

- None
- One
- Two
- Three
- None of these

150. Which of the following is exactly in the middle of the 17th from the right and 18th from the left of the arrangement?

- A
- 1
- F
- %
- None of these

**Directions (151-155) :** Read the following passage carefully and answer the following questions given below it.

A group of friends having seven members, A, B, C, D, E, F and G contains four men and three ladies. Each one of them has a different profession—stock-broker, lawyer, doctor, professor, engineer, businessman and banker and each one has passed out of a different college—P, S, V, W, X, Y and Z not necessarily in the same order. None of the ladies is a businessman or a stockbroker. C is a doctor and she has passed out from 'College X'. A is a 'College Y' pass out. B is not a Professor. E is a banker and is 'College S' passed out. F is a stockbroker and has not studies in 'College P'. G is a businessman and has studied in 'College V'. The professor is 'College Z' passed out. The lawyer has studied in 'College P'. None of the ladies has studied in 'College Y' or 'College S'.

151. Which of the following combinations is correct?

- B - Doctor - Female
- C - W - Male
- A - Businessman - Y
- D - Professor - Male
- None of these

152. Which of the following groups represents ladies in the group of friends?

- A, B, C
- E, F, G
- B, C, D
- B, E, G
- None of these

153. Who among the following is a lawyer?

- A
- B
- E
- G
- None of these

154. What is the profession of D?

- Doctor
- Stock-broker
- Engineer
- Professor
- None of these

155. From which of the following colleges has the stock-broker passed out?

- W
- Y
- S
- X
- None of these

**Directions (156-160) :** The second figure in the first unit of the problem figures bears a certain relationship to the first figure. Similarly one of the figures in the answer figures bears the same relationship to the first figure in the second unit of the problem figures. You are therefore to

located the figure which would fit in the question mark.

156. Problem Figures



Answer Figures



157. Problem Figures



Answer Figures



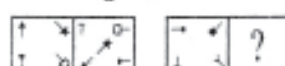
158. Problem Figures



Answer Figures



159. Problem Figures



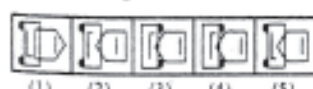
Answer Figures



160. Problem Figures



Answer Figures



## COMPUTER KNOWLEDGE/ MARKETING APTITUDE

161. Marketing of services is known as \_\_\_\_.

- Transaction marketing
- Door-to-door marketing
- Relationship marketing
- Internal marketing
- All of these

162. "Referrals" means \_\_\_\_.

- Reference books
- Leads provided by operation staff
- Sales persons
- Front-office staff
- Management

163. "Conversion" in sales language means \_\_\_\_.

- converting a buyer into a seller
- converting a seller into a buyer
- converting a prospect into a client
- All of these
- None of these



164. Bank marketing is same as \_\_\_\_.
- Transaction marketing
  - Service marketing
  - Indoor marketing
  - All of these
  - None of these
165. Leads can be provided by \_\_\_\_.
- Friends and relatives
  - Websites
  - Directories
  - Colleagues
  - All of these
166. One of the following is **not** a sales activity. Find the same.
- Identifying leads
  - Making a call
  - Presentation
  - Negotiation
  - After-sales service
167. Selling is a function undertaken by \_\_\_\_.
- All the sales persons
  - All the employees
  - Entire organisation
  - Outsourced agencies
  - All of these
168. Find the correct statement—
- Selling is same as marketing
  - Selling is more than marketing
  - Selling is part of marketing
  - All of these
  - None of these
169. "Making a Call" means \_\_\_\_.
- Call it on a prospective customer
  - Explaining product details
  - Negotiating a deal
  - Arguing with a customer
  - All of these
170. "Relationship" is marketing means \_\_\_\_.
- Relation between salesperson
  - Relation between buyer and seller
  - Relation between company and consumer
  - All of these
  - None of these
171. Marketing is a function undertaken by \_\_\_\_.
- All DSA's
  - All front-office staff
  - Whole organisation
  - All of these
  - None of these
172. Non-product selling means \_\_\_\_.
- selling variety of products
  - selling only one product
  - selling seasonal products
  - selling services
  - All of these
173. A vision statements is \_\_\_\_.
- not required for established companies
  - not required due to competition
  - not required as no one understands them
  - a long term inspiration
  - None of these
174. Effective Bank Marketing requires \_\_\_\_.
- proper pricing
  - customized products
  - simple procedures
  - market research
  - All of these
175. Direct Marketing means \_\_\_\_.
- Face-to-face marketing
  - Mass
  - Seminars
  - Indoor marketing
  - Online marketing
176. Indirect Marketing means \_\_\_\_.
- Marketing by non-sales persons
  - Market Survey
  - Market Research
  - Advertisements
  - All of these
177. Marketing is - Find the **wrong** option \_\_\_\_.
- an ancient concept
  - a modern need
  - a continuous affair
  - a team effort
  - a direct need for survival
178. Customer's Relationship with the Bank is influenced by \_\_\_\_.
- Customer's attitudes
  - Attitudes of Bank staff
  - Interest rates of the Bank
  - Attitudes of sales persons
  - All of these
179. Marketing is best suited in \_\_\_\_.
- Buyer's market
  - Sellers' market
  - Internal marketing
  - Direct marketing
  - None of these
180. Delivery channels other than Bank counters are \_\_\_\_.
- ATMs
  - Internet Banking
  - Mobile Banking
  - Tele banking
  - All of these
181. To access properties of an object, the mouse technique to use is \_\_\_\_.
- dragging
  - dropping
  - right-clicking
  - shift-clicking
  - None of these
182. A(n) \_\_\_\_ is a program that makes the computer easier to use.
- Operating system
  - Application
  - Utility
  - Network
  - None of these
183. Connections to the Internet using a phone line and a modem are called \_\_\_\_ connections.
- Digital
  - Dial-up
  - Broadband
  - Dish
  - Only 2 and 3
184. To access a mainframe or super computer, users often use a \_\_\_\_.
- Terminal
  - Node
  - Desktop
  - Handheld
  - None of these
185. A flaw in a program that causes it to produce incorrect or inappropriate results is called a \_\_\_\_.
- Bug
  - Byte
  - Attribute
  - Unit problem
  - None of these
186. A Web site address is a unique name that identifies a specific \_\_\_\_ on the Web.
- Web browser
  - PDA
  - Web site
  - Link
  - None of these
187. Every component of your computer is either \_\_\_\_.
- hardware or software
  - software or CPU/RAM
  - application software or system software
  - input devices or output devices
  - None of these
188. To make the number pad act as directional arrows, you press the \_\_\_\_ key.
- num lock
  - caps lock
  - arrow lock
  - shift
  - None of these
189. When creating a word-processed document, this step involves the user changing how words on the page appear, both on the screen and in printed form.
- Editing text
  - Inserting tables and indexes
  - Formatting text
  - Proofing documents
  - Print Preview
190. The \_\_\_\_ performs simple mathematics for the CPU.
- ALU
  - DiMM
  - BUS
  - Register
  - None of these
191. Reusable optical storage will typically have the acronym \_\_\_\_.
- CD
  - RW
  - DVD
  - ROM
  - None of these
192. \_\_\_\_ is processed by the computer into information.
- numbers
  - processor
  - input
  - data
  - None of these
193. Personal computers can be connected together to form a \_\_\_\_.
- server
  - super computer
  - enterprise
  - network
  - None of these
194. A word in a web page that, when clicked, opens another document is called \_\_\_\_.
- anchor
  - hyperlink
  - reference
  - URL
  - None of these
195. The \_\_\_\_ of software contains lists of commands and options.
- title bar
  - menu bar
  - formula bar
  - tool bar
  - None of these
196. The software tools that enable a user to interact with a computer for specific purposes are known as \_\_\_\_.
- Hardware
  - Networked Software
  - Shareware
  - Application

- (5) None of these
197. Which of the following is not a function of the control unit?
- (1) Read instructions
  - (2) Execute instructions
  - (3) Interpret instructions
  - (4) direct operation
  - (5) None of these
198. =SUM(B1:B2) is an example of a \_\_\_\_
- (1) Function
  - (2) Formula
  - (3) Cell address
  - (4) Value
  - (5) None of these
199. Holding the mouse button down while moving an object or text is know as—
- (1) Moving
  - (2) Dragging
  - (3) Dropping
  - (4) Highlighting
  - (5) None of these
200. A \_\_\_\_ is a collection of data that is stored electronically as a series of records in a table.
- (1) Spreadsheet
  - (2) Presentation
  - (3) Database
  - (4) Webpage
  - (5) None of these



**SRI KRISHNA VENI BANKING COCHING CENTRE KEY SHEET -24**

1)2	2) 3	3) 1	4) 2	5) 3	6) 4	7)3	8)1	9) 3	10) 4
11) 3	12)4	13)1	14) 1	15)1	16) 3	17)3	18) 3	19)2	20) 3
21)2	22)2	23)4	24)4	25)4	26)4	27)1	28)4	29)3	30)4
31)1	32)1	33)2	34)4	35)1	36)1	37)3	38)4	39)2	40)2
41)5	42)2	43)1	44)4	45)3	46)4	47)2	48)1	49)3	50)5
51)5	52)5	53)3	54)2	55)4	56)2	57)4	58)5	59)1	60)3
61)4	62)1	63)2	64)5	65)3	66)1	67)4	68)5	69)2	70)3
71)2	72)1	73)3	74)4	75)4	76)3	77)5	78)2	79)5	80)1
81)2	82)5	83)5	84)2	85)2	86)4	87)5	88)1	89)1	90)4
91)1	92)3	93)3	94)3	95)4	96)2	97)5	98)4	99)3	100)1
101)3	102)1	103)5	104)3	105)1	106)2	107)5	108)2	109)4	110)3
111)2	112)5	113)1	114)4	115)5	116)1	117)2	118)3	119)5	120)2
121)1	122)2	123)4	124)3	125)4	126)2	127)2	128)3	129)3	130)5
131)2	132)1	133)4	134)5	135)3	136)5	137)5	138)3	139)2	140)1
141)4	142)2	143)5	144)1	145)3	146)5	147)4	148)2	149)3	150)1
151)5	152)3	153)2	154)4	155)1	156)1	157)3	158)4	159)2	160)5
161) 3	162)2	163)3	164)2	165)5	166)5	167)3	168)3	169)1	170)3
171)3	172)4	173)4	174)5	175)1	176)5	177)1	178)5	179)1	180)5
181)3	182)3	183)2	184)1	185)1	186)3	187)1	188)1	189)5	190)1
191)2	192)4	193)4	194)2	195)2	196)4	197)2	198)1	199)2	200)3

## EXPLANATIONS

1. (2) NCD is a debt instrument issued by a corporate (including NBFCs) way of private placement.
2. (3) minimum 90 days and maximum 12 months
3. (1) Continue to be a Resident account
4. (2) Non-resident ordinary
5. (3) banks can open a normal saving bank account
6. (4) All of the above
7. (3) maximum 20% of the capital fund of the bank
8. (1) exposure will be taken as exposure towards the LC issuing bank and not the borrower unless the discounting is under reserve
9. (3) it is issued only in physical form and not in demat form
10. (4) CD is not transferable being a market instrument.
11. (3) it is issued only in physical form and not in demat form
12. (4) Endorsement
13. (1) Document of Title to Goods
14. (1) 12 years
15. (1) Currency Notes of Rs. 2 and above
16. (3) a rural (Tier 5 and Tier 6) centre that does not have a brick and mortar structure of any scheduled commercial bank for customer based banking transactions.
17. (3) 10% net worth
18. (3) conversion of the foreign currency liability into the home currency liability by selling the FC back to the exporter
19. (2) VOSTRO account
20. (3) saving bank interest will be paid.
21. (2) collection of cheque for the customer for credit to his account after collection
22. (2) MSE advance
23. (4) where provision for providing pre-shipment credit is made
24. (4) All are correct
25. (4) Any of the above
26. (4) In Indian rupee market, the benchmark is the 91 days treasury bill rate.
29. (3) Truncation is the process of stopping the flow of the physical cheque issued by a drawer at some point with the presenting bank en-route to the drawee bank branch. With amendments in the Sections 6 and 1(4), coupled with the introduction of 81 A to the Negotiable Instruments Act, 1881, truncation of cheques is now legalized.
31. (1) A Banker has the statutory obligation to honour his customer's cheques unless there are valid reasons for refusing payment of the same. In case he dishonours the cheque, he is liable to compensate the customer for the loss suffered by him. According to section 31 of the Negotiable Instrument Act, 1981, the banker is liable to compensate the drawer for any loss or damage caused by the default on his part in dishonouring the cheques without sufficient reason.
34. (4) There are two fully-owned subsidiaries of the Reserve Bank of India: Deposit Insurance and Credit Guarantee Corporation of India (DICGC), Bharatiya Reserve Bank Note Mudran Private Limited (BRBNMPL). College of Agricultural Banking and Reserve Bank of India Staff College are part of the Reserve Bank. Others are autonomous, such as, National Institute for Bank Management, Indira Gandhi Institute for Development Research (IGIDR), Institute for Development and Research in Banking Technology (IDRBT).
41. (5) All the three (A), (B) and (C)
42. (2) Looked very sorrowful
43. (1) Do unto others as you would want others to do to you
44. (4) As he had lost all his property and was too old to do manual work
45. (3) Only (A) and (B)
46. (4) A sack full of rice and five gold coins
47. (2) Regret
48. (1) He gave her five grains of rice out of his full bowl of rice



49. (3) As she had taken the rice grains from him and had not given him anything in return

50. (5) None of these

51. (5) The meaning of the word **Gallop (Verb)** as used in the passage is : to run very quickly, when a horse gallops, it moves very fast and each stride includes a stage when all four feet are off the ground together; to ride a horse very fast.

**Look at the sentence :**

He galloped his horse home.  
Hence, the words **galloped** and **ran** are synonymous.

52. (5) The meaning of the word **Revere (Verb)** as used in the passage is : to feel great respect or admiration for somebody/something; idolize.

Hence, the words **revered** and **respected** are synonymous.

53. (3) The meaning of the word **Hand (Verb)** as used in the passage is : to pass or give something to somebody.

**Look at the sentence :**

He handed the letter to Sita.  
Hence, the words **hand** and **give** are synonymous.

54. (2) The meaning of the word **Reveal (Verb)** as used in the passage is : to make something known to somebody; disclose.

**Look at the sentence :**

Details of the murder were revealed by the local paper.

The word **Conceal (Verb)** means : to hide somebody/something.

**Look at the sentence :**

The paintings were concealed beneath a thick layer of plaster.

Hence, the words **reveal** and **conceal** are antonymous.

55. (4) The meaning of the word **Elate (Verb)** as used in the passage is : to be very happy and excited because of something good that has happened or will happen.

The word **depressed** means : very sad and without hope.

Hence, the words **elated** and **depressed** are antonymous.

56. (2) B

57. (4) E

58. (5) F

59. (1) A

60. (3) C

61. (4) Here, **took to smoking (Gerund)** should be used.

62. (1) Here, **was very pleased (Adjective)** should be used.

63. (2) The word **shook** is past ( $V_2$ ) form of **shake**. Hence, **shook like a leaf** should be used.

64. (5) No correction required

65. (3) The structure of the sentence in Past Perfect is :  
Subject + had +  $V_3$  (Past Participle)

66. (1) The correct spelling is : showcase.

67. (4) The correct spelling is : wild.

68. (5) All correct

69. (2) The appropriate word should be : night.

70. (3) The correct spelling is : exercises.

71. (2) wanted      72. (1) quest

73. (3) called      74. (4) describe

75. (4) smelled      76. (3) ever

77. (5) explained

78. (2) season

79. (5) cannot

80. (1) essence

81. (2)  $324 + \sqrt{7} = 350$

$$\Rightarrow \sqrt{7} = 350 - 324 = 26$$

$$\therefore ? = 26 \times 26 = 676$$

82. (5)  $? = \frac{1530 \times 360}{34 \times 24} = 675$

83. (5)  $4015 + ? = 4860$   
 $\Rightarrow ? = 4860 - 4015 = 845$

84. (2)  $? = \frac{68 + 54}{21 \times 5 + 139} = \frac{122}{244}$

$$= \frac{1}{2}$$

85. (2)  $? = \frac{2820}{12} \times 8 = 1880$

86. (4)  $? = \frac{1950}{26 \times 25} = 3$

87. (5)  $? = \frac{450 \times 18}{100} - \frac{96 \times 75}{100}$   
 $= 81 - 72 = 9$

88. (1)  $? = 75.75 - 48.32 + 146.92$   
 $= 174.35$

89. (1)  $\frac{25}{3} \times \frac{22}{5} + ? = \frac{222}{5}$

$$\Rightarrow \frac{110}{3} + ? = \frac{222}{5}$$

$$\Rightarrow ? = \frac{222}{5} - \frac{110}{3} = \frac{666 - 550}{15}$$

$$= \frac{116}{15} = 7\frac{11}{15}$$

90. (4)  $? = \frac{27.28}{2.2} + 4.7 \times 1.5$

$$= 12.4 + 7.05 = 19.45$$

91. (1)  $? = \frac{315 \times 5}{9} + \frac{455 \times 3}{7}$

$$= 175 + 195 = 370$$

92. (3)  $\frac{780 \times 145}{100} + \frac{250 \times ?}{100} = 1231$

$$\Rightarrow 1131 + \frac{5 \times ?}{2} = 1231$$

$$\Rightarrow \frac{5 \times ?}{2} = 1231 - 1131 = 100$$

$$\therefore ? = \frac{100 \times 2}{5} = 40$$

93. (3)  $? = 2104 \times \frac{3}{5} \times \frac{2}{3} \times \frac{5}{8}$

$$= 526$$

94. (3)  $? = 16.45 \times 5.2 \times 2.5$   
 $= 213.85$

95. (4)  $? = \frac{640 \times 2.25}{100} - \frac{480 \times 1.5}{100}$

$$= 14.40 - 7.20 = 7.2$$

96. (2) The pattern of the number series is :

$$11 \times 1 + 1 = 12$$

$$12 \times 2 + 2 = 26$$

$$26 \times 3 + 3 = 81$$

$$81 \times 4 + 4 = \boxed{328}$$

97. (5) The pattern of the number series is :

$$5120 \div 4 = 1280$$

$$1280 \div 4 = 320$$

$$320 \div 4 = 80$$

$$80 \div 4 = \boxed{20}$$

98. (4) The pattern of the number series is :

$$7 + 2^2 = 11$$

$$11 + 4^2 = 27$$

$$27 + 6^2 = 63$$

$$63 + 8^2 = \boxed{127}$$

99. (3) The pattern of the number series is :

$$6 + 2^2 = 10$$

$$10 + 2^3 = 18$$

$$18 + 2^4 = 34$$

$$34 + 2^5 = \boxed{66}$$

100. (1) The pattern of the number series is :

$$5 + 6 = 11$$

$$11 + 12 = 23$$

$$23 + 24 = 47$$

$$47 + 48 = \boxed{95}$$

101. (3) If  $A = x$ , then  $E = x + 8$

$$\therefore x + x + 8 = 2 \times 46$$

$$\Rightarrow 2x + 8 = 92$$

$$\Rightarrow 2x = 92 - 8 = 84$$

$$\therefore x = 42$$

$$\therefore \text{The largest number} = E$$

$$= x + 8 = 42 + 8 = 50$$

102. (1) Speed of the train = 66 kmph

$$= \left( \frac{66 \times 5}{18} \right) \text{ metre/sec.}$$

$$= \frac{55}{3} \text{ metre/sec.}$$

$$\therefore \text{Length of train} = \text{Speed} \times \text{time taken in crossing the pole}$$

$$= \frac{55}{3} \times 18 = 330 \text{ metre}$$

103. (5) Required average

$$= \frac{155 + 128 + 137 + 140 + 160 + 132}{6}$$

$$= \frac{852}{6} = 142$$

104. (3) Let the number be  $10x + y$ .

$$x + y = 6$$

...(i)

$$\text{and, } 10x + y - 10y - x = 18$$

$$\Rightarrow 9x - 9y = 18$$

$$\Rightarrow x - y = 2$$

...(ii)

From equations (i) and (ii),

$$x = 4 \text{ and } y = 2$$

$$\therefore \text{Required number} = 42$$

105. (1) Interest

$$= \text{Rs. } (77400 - 45000)$$

$$= \text{Rs. } 32400$$

$$\therefore \text{Rate} = \frac{\text{Interest} \times 100}{\text{Principal} \times \text{Time}}$$

$$= \frac{32400 \times 100}{45000 \times 8}$$

$$= 9\% \text{ per annum}$$

106. (2) If the number be  $x$ , then

$$\frac{3x}{5} - \frac{40 \times x}{100} = 85$$

$$\Rightarrow \frac{x}{5} = 85$$

$$\Rightarrow x = 85 \times 5 = 425$$

$$\therefore 60\% \text{ of } 425$$

$$= \frac{425 \times 60}{100} = 255$$

107. (5) Total expenditure percentage

$$= (12 + 18 + 50)\% = 80\%$$

$$\therefore \text{Savings percentage} = 20$$

If Rajesh's monthly income be Rs.  $x$ , then

$$x \times \frac{20}{100} = 5200$$

$$\Rightarrow x = \text{Rs. } (5200 \times 5)$$

$$= \text{Rs. } 26000$$

108. (2)  $M_1 D_1 = M_2 D_2$

$$\Rightarrow 24 \times 15 = 18 \times D_2$$

$$\Rightarrow D_2 = \frac{24 \times 15}{18} = 20 \text{ days}$$

109. (4) Ratio of shares

$$= 40000 : 75000 = 8 : 15$$

$$\therefore \text{Rasika's share}$$

$$= \text{Rs. } \left( \frac{8}{23} \times 46000 \right)$$

$$= \text{Rs. } 16000$$

110. (3) Let the present ages of Rama and Shyama be  $4x$  and  $5x$  years respectively.

$$\therefore \frac{4x + 5}{5x + 5} = \frac{5}{6}$$

$$\Rightarrow 25x + 25 = 24x + 30$$

$$\Rightarrow x = 30 - 25 = 5$$

$$\therefore \text{Rama's present age} = 4 \times 5 = 20 \text{ years}$$

$$111. (2) CI = P \left[ \left( 1 + \frac{\text{Rate}}{100} \right)^{\text{Time}} - 1 \right]$$

$$= 25000 \left[ \left( 1 + \frac{12}{100} \right)^2 - 1 \right]$$

$$= 25000 \left[ \left( \frac{28}{25} \right)^2 - 1 \right]$$

$$= 25000 \left( \frac{784 - 625}{625} \right)$$

$$= \text{Rs. } \left( \frac{25000 \times 159}{625} \right)$$

$$= \text{Rs. } 6360$$

112. (5) If the cost of 1 calculator and that of 1 watch be Rs.  $x$  and Rs.  $y$  respectively, then

$$10x + 12y = 11000$$

Multiplying both sides by 3, we have

$$30x + 36y = 3 \times 11000$$

$$= \text{Rs. } 33000$$

113. (1) Cost price of the TV set

$$= \frac{100}{100 + \text{profit}\%} \times \text{S.P.}$$

$$= \text{Rs. } \left( \frac{100}{118} \times 16756 \right)$$

$$= \text{Rs. } 14200$$

114. (4)  $x \times \frac{5}{8} = y \times \frac{60}{100} = y \times \frac{3}{5}$

$$\Rightarrow \frac{x}{y} = \frac{3}{5} \times \frac{8}{5} = 24:25$$

115. (5)  $\frac{4}{9} = 0.44$ ;  $\frac{2}{7} = 0.285$

$$\frac{3}{8} = 0.375$$
;  $\frac{6}{13} = 0.46$

$$\frac{5}{11} = 0.454$$

$$\text{Clearly, } \frac{6}{13} > \frac{5}{11} > \frac{4}{9} > \frac{3}{8} > \frac{2}{7}$$

116. (1) Average number of employees working in Marketing department



$$= \frac{150 + 90 + 115 + 200 + 190}{5}$$

$$= \frac{745}{5} = 149$$

117. (2) Total number of employees working in all the departments of organization B together  
 $= 80 + 75 + 90 + 110 + 120$   
 $= 375$

118. (3) Required ratio  
 $= (75 + 90) : (220 + 200)$   
 $= 165 : 420 = 11 : 28$

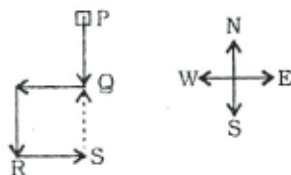
119. (5) Required ratio  
 $= (145 + 80 + 120 + 180 + 160) :$   
 $(180 + 120 + 130 + 110 + 130)$   
 $= 685 : 670 = 137 : 134$

120. (2) Total number of employees in organization C  
 $= (120 + 100 + 115 + 160 + 130)$   
 $= 625$

Required percentage

$$= \frac{160}{625} \times 100 = 25.6$$

121. (1)



122. (2)  $L > S > M > N > P > Q$

123. (4)
- |   |   |    |   |   |    |   |   |
|---|---|----|---|---|----|---|---|
| K | I | T  | E | S | T  | U | D |
| ↓ | ↓ | ↓  | ↓ | ↓ | ↓  | ↓ | ↓ |
| % | 2 | \$ | # | @ | \$ | 5 | 7 |

Therefore,

D	E	\$	K
↓	↓	↓	↓
7	#	@	%

124. (3) bac, bacd, bacde, bacdef, bacd

125. (4) According to Nitin, Nidhi's birthday may be on Wednesday or Thursday.

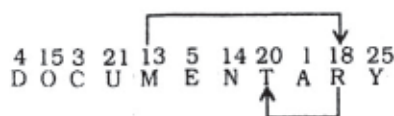
According to Derek, Nidhi's birthday may be on Thursday or Friday.

Common day  $\Rightarrow$  Thursday.

126. (2)
- |   |                    |   |                    |   |                    |   |                    |   |
|---|--------------------|---|--------------------|---|--------------------|---|--------------------|---|
| X | $\xrightarrow{-2}$ | V | $\xrightarrow{-2}$ | T | $\xrightarrow{-2}$ | R | $\xrightarrow{-2}$ | P |
| D | $\xrightarrow{+3}$ | G | $\xrightarrow{+3}$ | J | $\xrightarrow{+3}$ | M | $\xrightarrow{+3}$ | P |
| H | $\xrightarrow{+2}$ | J | $\xrightarrow{+2}$ | L | $\xrightarrow{+2}$ | N | $\xrightarrow{+2}$ | P |

127. (2) W E B P A G E  
 $\downarrow \downarrow \downarrow \downarrow \downarrow \downarrow$   
 V F A O B F F

128. (3)



129. (3) Meaningful words

$\Rightarrow$  SPIT, TIPS, PITS

130. (5)
- |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|
| 2 | 6 | 8 | 3 | 9 | 5 | 1 | 4 |
| 9 | 8 | 6 | 5 | 4 | 3 | 2 | 1 |

- (131 - 135) :

- (i) All planets are stars  $\rightarrow$  Universal Affirmative (A-type).  
 (ii) Some bats are toys  $\rightarrow$  Particular Affirmative (I-type).  
 (iii) No mirror is glass  $\rightarrow$  Universal Negative (E-type).  
 (iv) Some mirrors are not glass  $\rightarrow$  Particular Negative (O-type).

131. (2)

Some plastics are mirrors.

No mirror is glass.

$I + E \Rightarrow$  O-type of Conclusion  
 "Some plastics are not glasses."  
 Conclusions II and IV form Complementary Pair. Therefore, either Conclusion II or IV follows.

132. (1)

All planets are stars.

All stars are asteroids.

$A + A \Rightarrow$  A-type of Conclusion  
 "All planets are asteroids."

All stars are asteroids.

All asteroids are moons.

$A + A \Rightarrow$  A-type of Conclusion  
 "All stars are moons."

133. (4) All notebooks are diaries.

All diaries are computers.

$A + A \Rightarrow$  A-type of Conclusion  
 "All notebooks are computers."  
 This is Conclusion III.

Some calculators are diaries.

All diaries are computers.

$I + A \Rightarrow$  I-type of Conclusion.  
 "Some calculators are computers."

This is Conclusion II.

134. (5)

Some advocates are judges.

All judges are lawyers.

$I + A \Rightarrow$  I-type of Conclusion  
 "Some advocates are lawyers".  
 Conclusion IV is the Converse of this Conclusion.

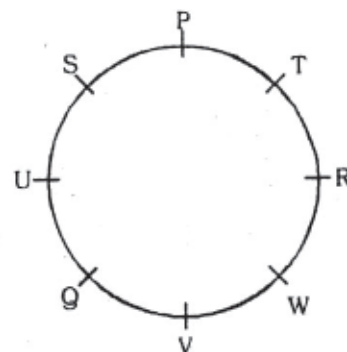
135. (3)

Some eagles are rabbits.

All rabbits are birds.

$I + A \Rightarrow$  I-type of Conclusion  
 "Some eagles are birds".  
 Conclusion III is the Converse of this Conclusion

- (136 - 140) : Sitting Arrangement



136. (5) None

137. (5) W is second to left of T.

P is second to left of U.

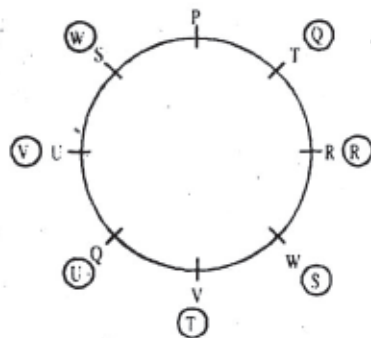
S is second to left of Q.

R is second to left of P.

P is third to left of Q.

138. (3) U sits second to the left of V.

139. (2)



140. (1) S sits between U and P.

141. (4) I Q C P W F  
 ↓ ↓ ↓ ↓ ↓ ↓  
 8 ★ 6 # 7 9

Condition (ii) is applicable.

142. (2) K A W I P L  
 ↓ ↓ ↓ ↓ ↓ ↓  
 8 3 7 9 # 8

Condition (iii) is applicable.

143. (5) I K B Q F A  
 ↓ ↓ ↓ ↓ ↓ ↓  
 9 2 \$ ★ 8 3

144. (1) I B T N A E  
 ↓ ↓ ↓ ↓ ↓ ↓  
 £ \$ @ © £ £

Condition (iv) is applicable.

145. (3) T C K A P E  
 ↓ ↓ ↓ ↓ ↓ ↓  
 5 6 2 3 # 5

Condition (i) is applicable.

146. (5) #  $\xrightarrow{+1}$  N  
 5  $\xrightarrow{+1}$  F  
 1  $\xrightarrow{+1}$  A

Similarly,

P  $\xrightarrow{+1}$  ★  
 9  $\xrightarrow{+1}$  M  
 @  $\xrightarrow{+1}$  K

147. (4)

Number	Consonant	Consonant
--------	-----------	-----------

Such combinations are :

3D6, 5F1, 9M@, 2B%, 7HU

148. (2) A  $\xrightarrow{+2}$  ★  $\xrightarrow{-4}$  F  
 M  $\xrightarrow{+2}$  K  $\xrightarrow{-3}$  9  
 2  $\xrightarrow{+2}$  %  $\xrightarrow{-4}$  @  
 \$  $\xrightarrow{+2}$  4  $\xrightarrow{-4}$  D  
 #  $\xrightarrow{+2}$  5  $\xrightarrow{-4}$  E

149. (3) Consonant Symbol Number

Such combinations are :

P★9, B%7

150. (1) 17th from the right  $\Rightarrow$  N  
 18th from the left  $\Rightarrow$  M

N5F1, A P★9M

(151 - 155) :

Friend	Sex	College	Profession
A	Male	Y	Engineer
B	Female	P	Lawyer
C	Female	X	Doctor
D	Female	Z	Professor
E	Male	S	Banker
F	Male	W oker	Stockbr-
G	Male	V	Busine- ssman

151. (5) None of the combinations is correct.

152. (3) B, C and D are ladies in the group.

153. (2) B is a lawyer.

154. (4) D is a professor.

155. (1) Stockbroker F passed out from college W.

156. (1) Second figure is the water image of the first figure, right half part of upper design is deleted while the left part of lower design gets shaded.

157. (3) From first figure to second figure the rightmost design gets inverted and becomes the outermost design, the leftmost design becomes the second design and the two designs attached to line segments move to opposite side to become the innermost design. Again, one of these two designs gets inverted.

158. (4) From first figure to second figure the square and one line segment rotate through 135° clockwise while the other line segment rotates through 90° anticlockwise. The smaller design of one line segment is replaced with a new design.

159. (2) From first figure to second figure the upper right design moves to the centre after rotating through 90° anticlockwise, all other designs move one step in anticlockwise direction, the upper left design rotates through 135° anticlockwise, the lower left design rotates through 90° anticlockwise and the lower right design rotates through 135° clockwise. Again, a new design is introduced at the upper left corner.

160. (5) The second figure is the mirror image of the first figure. The line segment rotates through 180° and a line segment is added to the other design.

161. (3) Relationship marketing

162. (2) Leads provided by operation staff

163. (3) converting a prospect into a client

164. (2) Service marketing

165. (5) All of these

166. (5) After-sales service

167. (3) Entire organisation

168. (3) Selling is part of marketing

169. (1) Calling on a prospective customer

170. (3) Relation between salesperson

171. (3) Whole organisation

172. (4) selling services

173. (4) a long term inspiration

174. (5) All of these

175. (1) Face-to-face marketing

176. (5) All of these

177. (1) an ancient concept

178. (5) All of these

179. (1) Buyer's market

180. (5) All of these

181. (3) Right-clicking an item, usually displays a list of things you can do with the item, eg, when you right-click the recycle bin on your desktop, windows displays a menu allowing you to open it, empty it, delete it or see its properties.

182. (3) A utility program allows a user to perform maintenance type tasks usually related to managing a computer, its devices or its programs. It makes computer easier to use, eg, windows utility called Disk Defragmenter locates and eliminates unnecessary file fragments and rearranges files and unused disk space to optimize computer operations.



183. (2) Dial up Internet service is a service that allows connecting to the Internet through a standard telephone line. By connecting the telephone line to the modem in the computer and inserting the other end into the phone jack, and configuring the computer to dial a specific number provided by your ISP. You are able to access the internet on your computer. Dial up internet service is the cheapest internet service.
184. (1) Traditionally, user connect to a main frame using a terminal which allowed them to input request to the mainframe. The mainframe would then handle all the computing before outputting a response. These terminals are called dumb terminals because they had no data-processing abilities of their own, they were simply windows through which users could access the mainframe. These days, terminal emulation software such as 3270 emulation is used in place of a terminal.
185. (1) A software bug is a error, flow, failure or fault in a computer program or system that produces an incorrect or unexpected result or causes it to behave in unintended ways.
186. (3) Every website has a unique address to identify it on World Wide Web. This address is called as Website address or uniform resource locator (URL). Like your home address, URL also contains different parts. Domain name in URL is the unique address that identifies the location of the website, eg. [http:// WWW. examples .com](http://WWW.examples.com). Here example .com is domain name: <http://> is the protocol used to access this website and WWW is a subdomain.
187. (1) The components of a computer can be broadly classified into: hardware and software. Hardware refers to any physical component that can be seen or touched, eg. CPU, monitor, keyboard, etc. Software refers to the programs which are required to operate the computer, eg. system software, application software, etc.
188. (1) The Num lock (or numeric lock or number lock) key enables and disables the numeric pad on the keyboard. Turning the num lock 'on' will allow the user to use the numbers on the keypad and turning it 'off' will enable the keys other than functions such as using the keypad as an arrow pad.
189. (5) A page (or print) preview is a special mode of modern programs that provide an accurate view of what a full printed page would look like. It enables the user to view all pages of his/her document and make suitable changes, if any, before taking actual print out.
190. (1) An arithmetic operation refers to a mathematical operation involving numbers. There are four primary arithmetic operations a computer program can perform. There are addition, subtraction, division, multiplication. They form the basis for determining the outcome of calculated numbers. All arithmetic operations are carried out in Arithmetic Logic unit (ALU) of a computer's processor. The logical comparisons like greater than, less than, equal to, etc, is performed by logic unit.
191. (2) Reusable optical storage will typically have the acronym RW (re-writable) eg. CD-RW, DVD-RW, etc. This means reusable storage medium can be re-written a dozen or many times, the contents can be copied, deleted and modified as necessary.
192. (4) Data is raw, unorganized facts that needs to be processed. Data can be something simple or seemingly random and useless until it is organised. When data is processed, organised, structured or presented in a given context so as to make it useful, it is called information.
193. (4) A computer network is a group of computers and other hardware devices that are linked together through communication channels to facilitate communication and resource sharing among a wide range of users.
194. (2) A hyperlink is a graphic or a piece of text in an Internet document that can connect user to another webpage or another portion of a document. A hyperlink shows up as a single word or group of words that will usually be marked as underlined and are frequently blue in color.
195. (2) A menu bar is a horizontal bar, typically located at the top of the browser or application window below the title bar, containing drop-down menus like File, Edit, Font, Tools, help that allow the user to interact with the content or application in various ways. In MS-Word, for example, "file" menu provides options to open a file, create a new one, save it, print, etc. "Edit" menu allows the user to copy, paste, find and replace, etc.
196. (4) An application software refers to programs designed to make users more productive and/or assist them with personal tasks. eg. word-processing software, spreadsheet software, database software, etc. Application programs use the services of the computer's operating system and other supporting programs.
197. (2) A control unit of the CPU contains circuitry that uses electrical signals to direct the entire computer system to carry out (execute) stored program instructions. Logic unit doesn't execute program instructions, rather it directs other parts of the system to do so. It performs the tasks of fetching decoding, managing execution and then storing results.
198. (1) The SUM function provides a quick way to sum columns and rows of numbers in an Excel worksheet. The syntax of SUM function is :  
= SUM (Number 1 : Number 2 : .....)  
Upto 255 numbers can be entered as arguments for the function.
199. (2) In a graphical user interface, dragging refers to moving an icon or other image on a display screen. To drag an object across a display screen, you select the object with a mouse button and then move the mouse while keeping the mouse button pressed down.
200. (3) A database is a collection of information that is organised so that it can be accessed, managed and updated. Database are organised in the form of tables. Database tables consist of columns and rows. Each column contains a different type of attribute and each row corresponds to a single record

